

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-25804-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle Starks
285 Shepherd Avenue
East Orange, NJ 07018

Social Security No.:
xxx-xx-1669

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 30, 2020 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 28, 2020
JAN: dlr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michelle Starks
 Debtor

Case No. 17-25804-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db +Michelle Starks, 285 Shepherd Avenue, East Orange, NJ 07018-2416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 28 2020 22:07:47 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 28 2020 22:07:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Liberty Savings Federal Credit Union
 NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Celine P. Derkrikorian on behalf of Creditor Liberty Savings Federal Credit Union
 njecfmail@mwc-law.com

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Douglas G. Mitchell on behalf of Debtor Michelle Starks douglas@lawyermitchell.com,
 g18162@notify.cincompass.com

Douglas G. Mitchell on behalf of Realtor Option 1 Realty Group, LLC
 douglas@lawyermitchell.com, g18162@notify.cincompass.com

Douglas G. Mitchell on behalf of Realtor Matthew Feinblom, Esq. douglas@lawyermitchell.com,
 g18162@notify.cincompass.com

Francis T. Tarlecki on behalf of Creditor Liberty Savings Federal Credit Union
 Njecfmail@mwc-law.com, ftarlecki.kashlaw@gmail.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa S DiCerbo on behalf of Creditor Liberty Savings Federal Credit Union
 nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
 rsolarz@kmllawgroup.com

U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11